Appendix to Amendment B--Revised Format; in 19 Pages

I claim:

1. (previously amended) A system for permitting an entity to more effectively make use of a variety of available benefits from a plurality of goods, services, information, and value benefit providers, wherein said benefits are offered specifically to those entities qualified/eligible to receive said benefits, said system comprising:

means for storing in a memory in the system entity information, benefit-provider information, and benefit correlation information;

means for inputting into said system a set of entity demographic, geographic, psychographic, and preference data for said entity;

means for inputting into said system benefit information from two or more distinctly different benefit classes/categories;

means for comparing said entity data set to determine those benefit-providers, if any, which have benefits said entity is qualified to utilize;

means for analyzing said benefit-provider information and said benefit correlation information to determine whether any benefit-providers are offering potentially applicable benefits for said data and whether said data satisfies requirements for obtaining said potentially applicable benefits;

means for displaying a message to inform a system user of any available benefits applicable to said data;

wherein said variety of benefits includes at least one of a discounted rate or value available to the entity as a result of entity's qualifying or being eligible for at least one benefit available from at least one benefit provider;

wherein said system is unlimited in the number of distinctly different benefit classes/categories it may offer said entity.

2-15. (cancelled)

16. (previously amended) The system of claim 1, further comprising means for displaying a plurality of available benefits applicable to said data, said plurality of available benefits listed in a manner selected from the group consisting of benefit class or category, value of benefits, cost (if any) of benefits, importance of benefits, relevance of benefits, ease of use of benefits, expiration (date) of benefits, creation (date) of benefits, type of benefits, and physical proximity of said entity to one or more said benefit providers.

17. The system of claim 16, further comprising means for said entity to self-select said manner of benefits listing display.

18. The system of claim 1, further comprising means for the storage within said system of said entity's benefit-search results for entity's future viewing and use.

19. The system of claim 18, further comprising means for the storage within said system of some portion of said entity's benefit-search results.

20. The system of claim 1, further comprising means for the storage outside of said system of said entity's benefit-search results for entity's future viewing and use.

21. The system of claim 20, further comprising means for the storage outside of said system of some portion of said entity's benefit-search results.

22. The system of claim 1, further comprising means for the notification of said entity upon the modification to, update of, change to, elimination of, or the creation of one or more benefits offered by one or more benefit providers.

23. The system of claim 1, further comprising means for the notification of said entity upon the impending modification to, update of, change to, elimination of, or the creation of one or more benefits by one or more benefit providers.

24. The system of claim 1, further comprising means for the notification of said entity of one or more benefits said entity previously did not qualify to receive but for which said entity now does qualify to receive.

25. (cancelled)

26. The system of claim 1, wherein said means for displaying a message that further does not specify at least one benefit provider.

27. The system of claim 1, wherein said means for displaying a message that further does not specify at least one benefit.

28-29. (cancelled)

30. (previously re-presented/new—formally dependent claims 30, 34, 35, 36, 41, 42, and 43) The system of claim 1, further comprising means for said entity and/or said benefit provider to pay for said system access and use via one or more methods from the group of:
on a per benefit disclosed basis; on a per benefit received basis; on a per benefit utilized basis; through said entity's relinquishment of at least a portion of at least one of said benefits; through the payment of some percentage of at least one of said benefits; through the payment from a plurality of at least part of a value equivalent of at least one of said benefits.

31-33. (cancelled)

34-36. (previously re-presented—now contained within claim 30)

37-40. (cancelled)

41-43. (previously re-presented—now contained within claim 30)

44-45. (cancelled)

46. The system of claim 1, wherein said system further comprises means for the receiving directly or via third party intermediaries of monetary revenue or other value from at least one from the benefit provider group of:

governments; and

educational institutions; and

commercial enterprises; and

individuals; and

non-profits and charities.

47. The system of claim 1, further comprising means for:

updating benefits data; and

modifying benefits data; and

removing benefits data; and

adding new benefits data.

48. The system of claim 1, further comprising means for:

 updating entity data; and

modifying entity data; and

removing entity data; and

adding new entity data.

49. The system of claim 1, further comprising means for:

providing the physical address of the benefit providers; and

providing benefit providers' contact information; and

providing a map for and directions to the benefit providers.

50. The system of claim 1, wherein the name, address, phone number and other contact information of one or more of said benefit providers is not revealed to said entity.

51. The system of claim 1, wherein said means for displaying said benefits includes means for displaying any benefit provider required benefit application forms.

52. The system of claim 51, further comprising means for assisting said entity in the completion of said application forms.

53. (cancelled)

54. (previously amended) The system of claim 1, further comprising:
without leaving system, means for connecting said entity with at least one of said plurality of benefit providers directly via said system; and
means for said entity to interact with said benefit providers via said system; and
means for said benefit providers to offer said benefits to said entity via said system; and
means for completion of said application forms, when applicable, by said entity via said system; and
means for transmitting said benefit approval for said entity by said benefit providers via said system; and
means for transmitting an acceptance of said benefits by said entity via said system; and
means for receiving said benefits by said entity via system; and
means for using said benefits by said entity via system.

55. The system of claim 54, further comprising means for performing said direct via system process in real time.

56-57. (cancelled)

58. The system of claim 1, wherein said entity benefits information is shared with at least one other entity via :
said system; and
an internet

59. The system of claim 1, wherein said entity benefits are shared with at least one other entity via:

said system; and

an internet.

60. The system of claim 1, wherein said benefits have no acquisition or utilization qualifications; nor eligibility requirements.

61. The system of claim 60, further comprising:

means for obtaining at least one of said benefits; and

means for displaying at least one of said benefits; and

means for accepting at least one of said benefits; and

means for providing at least one of said benefits; and

means for utilization of at least one of said benefits.

62. The system of claim 1, wherein said message display includes means for displaying benefits for which said entity:

may qualify for one or more benefits; and

may not qualify for one or more benefits; and

does qualify for one or more benefits; and

does not qualify for one or more benefits.

63. (cancelled)

64. The system of claim 1, wherein said entity may at entity's option have said message display inform entity of at least one benefit contained within said memory without regards to:

said set of entity data; and

whether or not entity qualifies for or is eligible for any such said benefits.

65. The system of claim 1, wherein one or more of said benefit providers may at benefit provider's option submit said benefit information directly into said system.

66. The system of claim 65, wherein said benefit information is delivered directly into said system via at least one third party intermediary acting on behalf of at least one of said benefit providers.

67. The system of claim 1, wherein said entity selects frequency of said system updates regarding said entity's benefit information concerning:
at least one benefit; and
at least one class of benefits.

68. The system of claim 1, wherein the number of said displayed applicable benefits varies according to:
the amount of said entity data; and
the data fields said entity fills in; and
the completeness of said entity data.

69. The system of claim 1, wherein said entity may at entity's option input a complete set of "phantom" data; wherein said "phantom" data does not belong to nor correspond to said entity's actual factual data.

70. The system of claim 1, wherein said entity may at entity's option input a partial set of "phantom" data; wherein said partial set of phantom data does not belong to nor correspond to said entity's actual factual data; said phantom data being inputted together and concurrently with some partial set of actual factual data of said entity.

71. The system of claim 1, wherein said system is operated via an internet.

72. The system of claim 1, wherein said benefit information is delivered via an internet.

73. The system of claim 1, wherein one or more benefits are delivered via an internet.

74. The system of claim 1, wherein one or more benefits are utilized via an internet.

75-79. (cancelled)

80. (previously amended) A system comprising:

a memory device having embodied therein information relating to a plurality of benefits <u>from</u> <u>at least two distinctly different benefit classes/categories</u>;

a processor in communication with said memory device, said processor configured to:

create a benefits listing for a specified entity with a specified set of demographic, geographic, psychographic, and preference data ;

make available said benefits listing;

examine a plurality of benefits that are available to a plurality of entities, said listing to determine which of said plurality of benefits to select for said entity, at least one of said plurality of benefits having qualification parameters;

select at least one of said plurality benefits; and

provide notification of benefit information to said entity, including the benefit providers corresponding to said selected benefits.

81. (previously amended) A system comprising:

a memory device having embodied therein information relating to a plurality of benefits <u>from</u> <u>at least two distinctly different benefit classes/categories</u>;

a processor in communication with said memory device, said processor configured to:

receive a benefits listing for a specified entity with a specified set of demographic, geographic, psychographic, and preference data;

provide said benefits listing to an entity;

receive an acceptance of said benefits listing from said entity;

transmit said acceptance to a benefit information provider; and

receive benefit information selected by said benefit information provider, including the benefit providers corresponding to said selected benefits.

82. (previously amended) A system comprising:

a memory device having embodied therein information relating to a plurality of benefits from at least two distinctly different benefit classes/categories;

a processor in communication with said memory device, said processor configured to:

receive an acceptance of a benefits listing for a specified entity with a specified set of demographic, geographic, psychographic, and preference data;

examine a plurality of benefits that would satisfy the specified data set to determine which of said plurality of benefits to select for said specified entity;

select at least one of said plurality of benefits; and

provide notice of said selected benefits, wherein said selected benefits include the benefit providers corresponding to said selected benefits.

83. The system of claim 1, further comprising means for inputting into said system said entity data which also includes entity identification information.

84. The system of claim 1, further comprising means for comparing said entity data set which also includes entity identification information.

85. The system of claim 1, further comprising means for analyzing said entity data which data also includes entity identification information.

86. The system of claim 1, further comprising means for said displaying of a message wherein said entity data also contains entity identification information.

87. (previously amended) In a system, a method for permitting an entity to more effectively make use of a variety of available benefits from a plurality of goods, services, information, and value benefit providers, wherein said benefits are offered specifically to those entities meeting the qualifications/eligibility requirements of one or more benefit providers, said method comprising:

storing in a memory in the system entity information, benefit provider information, and benefit correlation information;

inputting a set of entity demographic, geographic, psychographic, and preference data for said entity into said computer system by means of a data entry device electronically communicating with said system;

inputting into said system benefit information from two or more distinctly different benefit classes/categories;

operating the computer system to compare said entity data information to determine those benefit providers, if any, which have benefits entity is qualified to utilize;

further operating said system to determine whether any benefit provider is offering a benefit applicable to said data;

displaying a message to inform a system user of any available benefits applicable to said data;

wherein said variety of benefits includes at least one of a discounted rate or any other value available to entity as a result of entity's qualifying for/being eligible for at least one benefit from at least one benefit provider;

wherein said system is unlimited in the number of distinctly different benefit classes/categories it may offer.

88-100. (cancelled)

101. The method of claim 87, further comprising the step of displaying a plurality of available benefits applicable to said data, said display listing benefits in a manner selected from the group consisting of benefit class or category, value of benefits, cost (if any) of benefits, importance or benefits, relevance or benefits, ease of use of benefits, expiration (date) of benefits, creation (date) of benefits, type of benefits, and physical proximity of said entity to one or more of said benefit providers.

102. The method of claim 101, further comprising the step of entity self-selecting said manner of displaying said benefits.

103. The method of claim 87, further comprising the step of storing said entity's benefit-search results within said system for said entity's future viewing and use.

104. The method of claim 103, further comprising the step of storing within said system of some portion of said entity's benefit-search results.

105. The method of claim 87, further comprising the step of storing outside of said system of said entity's benefit-search results for said entity's future viewing and use.

106. The method of claim 105, further comprising the step of storing outside of said system of some portion of said entity's benefit-search results.

107. The method of claim 87, further comprising the step of notifying said entity upon the modification to-, update of-, change to-, elimination of-, or the creation of-one or more benefits offered by one or more of said benefit providers.

108. The method of claim 87, further comprising the step of notifying said entity upon the impending modification to-, update of-, change to-, elimination of-, or the creation of-one or more benefits offered by one or more of said benefit providers.

109. The method of claim 87, further comprising the step of notifying said entity of one or more benefits said entity previously did not qualify to receive but for which said entity now does qualify to receive.

110. (cancelled)

111. The method of claim 87, wherein said displaying a message does not specify at least one benefit provider.

112. The method of claim 87, wherein said displaying a message does not specify at least one benefit.

113-114. (cancelled)

115. (previously re-presented/new—formally dependent claims 115, 119, 120, 121, 126, 127, and 128) The method of claim 87, further comprising the step of said entity's and/or said benefit provider's paying for said system access and use via one or more methods from the group of:
on a per benefit disclosed basis; on a per benefit received basis; on a per benefit utilized basis; through said entity's relinquishment of at least a portion of at least one of said benefits; through said entity's payment of some percentage of at least one of the said benefits; through said entity's payment from at least part of a value from a plurality of value equivalents corresponding to at least one of said benefits.

116-118. (cancelled)

119-121. (previously re-presented—now contained within claim 115)

122-125. (cancelled)

126-128. (previously re-presented—now contained within claim 115)

129-130. (cancelled)

131. The method of claim 87, further comprising the step of receiving directly or via third party intermediaries monetary revenue or other value from at least one from the benefit provider group of:

governments; and

educational institutions; and

commercial enterprises; and

individuals; and

non-profits and charities.

132. The method of claim 87, further comprising the steps of:

updating benefits data; and

modifying benefits data; and

removing benefits data; and

adding new benefits data.

133. The method of claim 87, further comprising the steps of:

providing the physical address of the benefit providers; and

providing benefit providers' contact information; and

providing a map for and directions to the benefit providers.

134. The method of claim 87, further comprising the step of not revealing to said entity the name and/or address and/or phone number and/or other contact information of one or more of said benefit providers.

135. The method of claim 87, further comprising the step of displaying any benefit provider required benefit application forms when displaying said benefits.

136. The method of claim 135, further comprising the step of assisting said entity in completing said application forms.

137. (cancelled)

138. (previously amended) The method of claim 87, further comprising the step, without leaving said system, of connecting said entity with at least one of said plurality of benefit providers via said system; and

comprising the step of said entity interacting with said benefit providers via said system; and

comprising the step of said benefit providers offering said benefits to said entity via said system; and

comprising the step of completing said application forms, when applicable, by said entity via said system; and

comprising the step of transmitting said benefit approval for said entity by said benefit providers via said system; and

comprising the step of receiving said benefits by said entity via system.

139. The method of claim 138, further comprising the step of performing said direct via system in real time.

140-141. (cancelled)

142. The method of claim 87, further comprising the step of sharing said entity benefits information with at least one other entity via:
said system; and
an internet.

143. The method of claim 87, further comprising the step of sharing said entity benefits with at least one other entity via:
said system; and
an internet.

144. The method of claim 87, further comprising providing benefit information for benefits which have no acquisition or utilization qualifications/eligibility requirements.

145. The method of claim 144, further comprising the steps of:

obtaining at least one of said benefits; and

displaying at least one of said benefits; and

accepting at least one of said benefits; and

providing at least one of said benefits; and

utilizing at least one of said benefits.

146. The method of claim 87, further comprising the step, within said message display, of

displaying benefits for which said entity:

may qualify for one or more benefits; and

may not qualify for one or more benefits; and

does qualify for one or more benefits; and

does not qualify for one or more benefits.

147. (cancelled)

148. The method of claim 87, further comprising the step of entity, at entity's option,

displaying within said message display at least one benefit contained within said memory

without regards to:

said set of entity data; and

whether or not entity qualifies for or is eligible for any such benefits.

149. The method of claim 87, further comprising the step, at said benefit providers' option, of

submitting said benefit information directly into said system.

150. The method of claim 149, further comprising the step of delivering said benefit

information directly into said system via at least one third party intermediary acting on behalf

of at least one of said benefit providers.

151. The method of claim 87, further comprising the step of selecting the frequency of said system updates regarding said entity's benefit information concerning:

at least one benefit; and

at least one class of benefits.

152. The method of claim 87, further comprising the step of said displaying applicable benefits wherein the number of displayed benefits varies according to:

the amount of said entity data; and

the data fields said entity fills in; and

the completeness of said entity data.

153. The method of claim 87, further comprising the step, at said entity's option, of inputting a complete set of "phantom" data; wherein said "phantom" data does not belong to nor correspond to said entity's actual factual data.

154. The method of claim 87, further comprising the step, at said entity's option, of inputting a partial set of "phantom" data; wherein said partial set of phantom data does not belong to nor correspond to said entity's actual factual data; said phantom data being inputted together and concurrently with some partial set of actual factual data of said entity.

155. The method of claim 87, further comprising the step of operating said system via an internet.

156. The method of claim 87, further comprising the step of delivering said benefit information via an internet.

157. The method of claim 87, further comprising the step of delivering one or more of said benefits via an internet.

158. The method of claim 87, further comprising the step of utilizing one or more of said benefits via an internet.

159-163. (cancelled)

164. (previously amended) A method comprising the steps of:
receiving a request for benefit information;
querying, using a computer, a central benefit information storage system <u>containing at least two distinctly different benefit classes/categories</u> to determine if any benefits exist for benefit information requester;
receiving, using a computer, said benefit information;
accepting at least one of said available benefits.

165. (cancelled)

166. The method of claim 164, wherein said receiving benefit information includes receiving benefit information that further does not specify one or more benefit providers.

167. The method of claim 166, further comprising the steps of:
transmitting a request of said benefit information; and
receiving an acceptance of said benefit information.

168. (cancelled)

169. (previously amended) A method of using a computer to process a benefit information request, comprising the steps of:
creating a benefit listing <u>containing at least two distinctly different benefit classes/categories</u>;
outputting said benefit listing via an electronic system;
examining a plurality of benefits which would fulfill the benefit information request relating to said benefit listing to determine which, if any, of said plurality of benefits to select for said benefit listing;
selecting, when available, at least one of said plurality of benefits;
outputting notification of benefit information corresponding to said selected benefits; and
accepting at least one of said benefits.

170. (cancelled)

171. The method of claim 169, wherein said creating a benefit listing includes creating a benefit listing that further does not specify at least one benefit provider.

172. (cancelled)

173. The method of claim 169, further comprising the steps of:
receiving a request for said benefit information; and
transmitting an acceptance of said benefit information.

174. The method of claim 169, further comprising the step of providing a benefit listing without one or more of benefit providers being listed.

175. The method of claim 169, wherein said step of outputting notification includes the step of providing a benefit information listing with benefit providers being listed.

176. (previously amended) A method comprising the steps of:
viewing, using a computer, benefit information from at least two distinctly different benefit classes/categories;
transmitting, using a computer, a request to obtain at least one benefit corresponding to said benefit information;
receiving a commitment for at least one benefit;
accepting said commitment for said at least one benefit; and
receiving said at least one benefit.

177. The method of claim 87, further comprising the step of inputting into said system said entity data which also includes entity identification information.

178. The method of claim 87, further comprising the step of comparing said entity data which also includes entity identification information.

179. The method of claim 87, further comprising the step of analyzing said entity data which data also includes entity identification information.

180. The method of claim 87, further comprising the step of displaying said message wherein said entity data also contains entity identification information.